

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/697,114  
Applicant : Kight et al.  
Filed : **October 31, 2003**  
Title : **Electronic Payments with Risk Based Selection of Type  
of Debiting of the Payer's Deposit Account**

Art Unit : 3693  
Examiner : Tran, Hai  
Confirmation No. : 8439

Docket No. : 23952-0042  
Customer No. : 29052

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**PRELIMINARY AMENDMENT**

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Prior to the examination of the above-referenced application, kindly enter the following amendment.

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Abstract** begin on page 3 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 4 of this paper.

**Remarks** begin on page 17 of this paper.